

United States Bankruptcy Court
Eastern District of New YorkIn re:
Christine Maresma
DebtorCase No. 18-44524-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DI7Page 1 of 2
Total Noticed: 20

Date Rcvd: Nov 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2018.

db Christine Maresma, 1509 Emmons Ave, Brooklyn, NY 11235-4008
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9327399 Malvern Fsl, 42 E Lancaster Ave, Paoli, PA 19301-1455
9327401 Rosalyn Stevenspn, 2750 NE 185th St Ste 301, Aventura, FL 33180-2877
9397576 +Wells Fargo Bank, N.A., c/o Frenkel Lambert et al., 53 Gibson Street,
Bay Shore, NY 11706-8369

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: BRJMCCORD.COM Nov 15 2018 23:33:00 Richard J. McCord, Certilman Balin Adler & Hyman,
90 Merrick Avenue, East Meadow, NY 11554-1597
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Nov 15 2018 18:40:34
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Nov 15 2018 18:39:33
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9327393 EDI: AMEREXPR.COM Nov 15 2018 23:33:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
El Paso, TX 79998-1540
9327394 EDI: AMEREXPR.COM Nov 15 2018 23:33:00 Amex, PO Box 297871,
Fort Lauderdale, FL 33329-7871
9327396 EDI: BANKAMER.COM Nov 15 2018 23:33:00 Bankamerica, PO Box 982238,
El Paso, TX 79998-2238
9327395 EDI: BANKAMER.COM Nov 15 2018 23:33:00 Bank of America, Attn: Bankruptcy, PO Box 982238,
El Paso, TX 79998-2238
9327397 EDI: CAPITALONE.COM Nov 15 2018 23:33:00 Cap1/cosco, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
9327398 EDI: CAPITALONE.COM Nov 15 2018 23:33:00 Capital One / Costco, Attn: Bankruptcy,
PO Box 30285, Salt Lake City, UT 84130-0285
9327400 E-mail/Text: luda.kogan@ppkfirm.com Nov 15 2018 18:40:00 Pollack, Pollack & Kogan,
44 W Flagler St Ste 2050, Miami, FL 33130-6806
9327402 EDI: RMSC.COM Nov 15 2018 23:34:00 Synchb/gapdc, PO Box 965005, Orlando, FL 32896-5005
9327403 EDI: RMSC.COM Nov 15 2018 23:34:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
9339560 +E-mail/Text: aileen@padronlaw.com Nov 15 2018 18:39:56 The Padron Law Group, PLLC,
135 San Lorenzo Avenue, Suite 650, Coral Gables, FL 33146-1526
9327404 EDI: WFFC.COM Nov 15 2018 23:33:00 Wells Fargo Bank, 8480 Stagecoach Cir,
Frederick, MD 21701-4747

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9339561 The Padron Law Group, PLLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2018 at the address(es) listed below:

Karen Marie Sheehan on behalf of Creditor Wells Fargo Bank, N.A. ksheehan@flwlaw.com,
jspielman@flwlaw.com; plamberti@flwlaw.com
Kevin Zazzera on behalf of Debtor Christine Maresma kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Randolph E White on behalf of Creditor Padron Law Group, PLLC rwhite@wwlawgroup.com
Richard J. McCord rmccord@cbah.com,
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;rmccord@certilmanbalin.com
om

TOTAL: 5

Information to identify the case:Debtor 1 **Christine Maresma**Social Security number or ITIN **xxx-xx-4586**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-44524-nhl****Order of Discharge of Debtor(s)**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Christine Maresma
aka Christine Maresma-Schrek**BY THE COURT:**

Dated: November 15, 2018

s/ Nancy Hershey Lord
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.